

CITY OF LINCOLN
Dental Plan Highlights

Freedom of Choice

<u><i>Coinsurance (Plan Pays)</i></u>	<u><i>Participating Dentist</i></u>	<u><i>Non-Participating Dentist</i></u>
Type I(A) Preventive Procedures 100% <i>exams, cleanings, x-rays</i>		100%
Type I(B) Basic Procedures 80% <i>fillings, root canals, gum disease, sealants, extractions</i>		80%
Type II Major Procedures 80% <i>crowns, dentures, bridges</i>		50%
Orthodontia & TMJ Procedures 50% <i>adult & child orthodontia</i>		50%

Deductible Amounts

Type I(A) Preventive Procedures Deductible Waived for Preventive Procedures	\$0	\$0
Type I(B) Basic and Type II Major Procedures Calendar Year-Per Person-3 Family Accum.	\$25/\$75	\$50/\$150
Orthodontia & TMJ Procedures	\$0	\$0

Maximum

Type I (A)(B) and Type II Procedures Calendar Year-Per Person	\$2000	\$2000
Orthodontia & TMJ Procedures Calendar Year-Per Person	\$2000	\$2000

Dental Insurance...A Low Cost Benefit:

You can assure yourself of getting all or a majority of your premium back in the form of benefits if all you use are the preventive procedures.

For example: If you were to go to the dentist twice a year for typical check-ups, including two adult exams, two cleanings and two sets of bitewing x-rays, Ameritas would reimburse up to \$212.00 per year (based on Lincoln costs).

Thus, there is no reason for poor dental health. With all the advances in dental care, regular checkups and proper dental maintenance, no one should suffer from tooth decay or dental disease. By participating in the City of Lincoln dental program, you have the opportunity to make regular checkups much easier and less costly.

If you have any questions please call:

**Ameritas Group Claims Department
at 800-487-5553**

Monday - Thursday 7:00 am to 12:00 am (Central Standard Time)

Friday 7:00 am to 6:30 pm (Central Standard Time)

Note: The toll free number shown above can be used for local and long distance calls

You may also ask questions by using the "Contact Us" option on our website at

www.ameritasgroup.com

PPO Information:

Lists are available or search for a provider on the website shown above
by using the "Find a Provider" option

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the dental benefits available through Ameritas Life Insurance Corp. You will receive a certificate which will provide a more complete description of the plan after you enroll.

